

# THE MORTGAGE

By Joseph Speke

When Horatio Smudge, attorney-at-law, after much beating about the bush, suggested that a few hundreds could be conveniently raised on the homestead, which, being clear, would easily bear a little incumbrance for a few months or a year at the most, that gentle little woman, his wife, took alarm.

At the earliest opportunity she hurried down the street to unbosom herself to her friend, Mrs. Horrorstruck, a large, raw-boned widow, who wielded her baton of authority over a mechanics' boarding house within a stone's throw of her own dwelling.

"A mortgage!" exclaimed Mrs. Horrorstruck, staring in blank amazement at her visitor, as she held up the crumb brush with one hand and the dust pan with the other, and then, without another word, fell again to her work with redoubled fury, for dinner was just over and the boarders had all gone back to their several avocations. When the table was cleared off to her satisfaction she faced about once more to the little brunette leaning against the cheffonier, and fixing a glare of speechless, sympathetic agony upon her which fairly quailed the timid spirit of Mrs. Smudge, blurted out once more, "A mortgage! You don't mean to tell me he wants to put a mortgage on your homestead which your first husband left you to supply him with money to throw away on politics?"

"Just what he does," quietly affirmed Mrs. Smudge, the tears welling up into her dark, soft eyes.

"Sakes alive, woman, you're surely not going to monkey with a mortgage," almost shrieked the boarding mistress, as she began again to refix the plates, knives, forks and tumblers in readiness for her hungry crowd at the next meal.

"Oh, dear, oh, dear, do sit down and take off your hat, do! And I'll have Cleopatra make us a cup of tea. There's nothing like a cup of tea when you're worried in your mind. There, now, you look comfortable. I'll be back in a minute."

When the good housekeeper reentered the dining room, having deposited the dust pan and taken off her apron, she was preceded by Cleopatra, a pudgy, bare-legged negress, slowly bearing a tray in great trepidation of a possible catastrophe, containing the beverage so cheering in feminine anxieties, which she set upon the table, and staring at the visitor with her large yellow eyes rolling in seas of foam, beat a hasty retreat back to her domicile, the kitchen.

"A mortgage," resumed the voluble landlady, as she handed her guest a cup of hot tea with an invitation to sugar and cream to her own taste. "A mortgage! Oh, my! Mrs. Smudge;" and Mrs. Horrorstruck sighed heavily.

"If you want to set my teeth on edge, my nerves to twitching and jumping like a chicken with a wrung neck, just mention a mortgage!"

"I am very sorry, Mrs. Horrorstruck, if I have upset you," meekly interrupted Mrs. Smudge. "I presume I ought to keep my troubles to myself, but you know it is so nice to have a friend you can speak to when your heart is almost bursting with grief."

"It is so, but mind you, I'm not upset about myself, Mrs. Smudge," explained the big-hearted boarding house mistress, in a more conciliating tone. "You and your old mother I am troubled about, for mortgage your little home and I know what will happen, sure as 'black's black.'"

This latter assertion the good lady emphasized by several resolute thumps upon the table with her strong, bony hand.

"But come, now, cheer up and drink your tea while it's hot. Nothing tones you up when you're low-spirited like a cup of good strong tea. I could give up everything in this wide world but my tea. I must have my cup of steaming hot tea, with plenty of sugar and rich cream. Do you notice the fine aroma in this tea?"

Mrs. Smudge: "I was just going to remark what excellent tea it is, what a flavor. Where do you buy it, Mrs. Horrorstruck?"

"This is out of apackage Johnnie sent

me from Boston. He got it at a regular Chinese tea store, where the clerks are all Chinamen and wear pigtails. They sell nothing else but tea, and import it straight from China. You know I can't afford tea like this," said the landlady, lowering her voice to a whisper and throwing a furtive glance toward the kitchen—for the boarders. This I keep for my own private use, and, of course, for my friends when they drop in for a chat."

"To be sure," naively assented the other, "and besides, those rough, hard-working fellows wouldn't appreciate a tea of such fine quality, anyway."

"Not a bit of it. One of my boarders, who has been a sailor, says he'd rather have a tough steak any day than a tender one; gets more lasting satisfaction out of it. But talking about tea. If those yellow-skinned Celestials know anything at all it's tea! What a pity there's so much trouble in China, for what in the world should we poor women do for a cup of tea if they go and break up the Chinese empire? That's something for women's clubs and temperance societies to think about now."

"Indeed it is," affirmed the attorney's spouse abstractedly, whose private troubles were mountainous in comparison to the dismemberment of China nevertheless. "but we never think of anything until it's too late."

"Very, very true," returned the other, as she sipped the tea from the cup held in her right hand, while the saucer was poised in the left; "and exactly what I say about a mortgage. We should think about the outcome before we get tangled up in the web, for I tell you, Mrs. Smudge, a mortgage is for all the world nothing but a spider's web, spread out to catch poor little innocent flies like you and me. Now, just let me tell you what I know about a mortgage. You may imagine my information doesn't amount to much about such things, but wait till I'm through and then say if I don't know something. People may think, when they see me up early and late, fretting and fussing my life out to get three good square meals a day for seven or eight big, strong, hearty men, as they file in from work hungry as polar bears, that my acquaintance is very limited with such trifles as mortgages, but listen a moment. I knew a mortgage once," went on Mrs. Horrorstruck, in the storybook style, depositing her cup and saucer in the tray—"one my uncle put on his farm—uncle by marriage. A blanket mortgage it was, covered everything like a total eclipse, and when it collapsed, and, mind you, Mrs. Smudge, every mortgage is bound to collapse sooner or later. Just see the antics it kicked up. Watch close now. You ought to have a piece of pencil to jot it all down. Well, in the first place, that mortgage swallowed up a hundred and ninety acres of beautiful rolling farm land, land which had been in the family for generations; then an elegant, roomy house, a regular mansion, in fact, with bay windows and great elm trees shading the verandas; two big barns and cow sheds, twenty cows, Jerseys they were, pure breed; just think! Four great, broad, glossy-backed horses. Oh, just splendid animals, Mrs. Smudge. Clydesdales, uncle called them. What lovely harness they had, all silvered and shining like, you know. Oh, dear! dear! but I wish you could have seen them coming in from the meadow on a summer evening, with the last load of hay, all smelling so sweet. Tom Watson, with his brand new whip driving the Clydesdales; uncle with a hay rake over his shoulder, his shirt all unbuttoned about the neck, and his face as red as a fresh boiled lobster, marching along by the side of the team as proud as a fiddler, we children riding clean on top, rollicking and having all kinds of fun. Oh! those were just lovely summer days," sighed the good lady with a far-away look into the dreamland of the past.

"All, all, wiped out by a hungry old mortgage at one fell swoop. And then, mind you," resumed the narrator with renewed fervor, "there was my aunt's little pony carriage and Bob, the jet black Shetland with the white star in

his forehead. Oh, how I loved to ride Bob. He would come every morning up to the front door and eat out of my hand anything I would give him—crackers, nuts, candy, anything and everything, all the same to Bob, he would just eat it. Gracious me, what a voracious appetite Bob had.

"How cute," interposed Mrs. Smudge. "Yes, indeed; but off he went into the mortgage hopper, along with the poultry, ducks, geese, turkeys, peafowl, pigs—real pigs, Mrs. Smudge, not razor-backs with bristles rolling all over their spines like the Falls of Niagara—hogs so fat they actually couldn't see and would blink and grunt at you over the sty. Oh, dear, uncle thought so much of his hogs, and he would lean over the pen smoking his pipe for hours together, watching them grow fat, Sundays and all. Even when aunt would take me to church in the pony carriage uncle would remain at home, smoking and watching his hogs. Poor, dear man, what a comfort they were to him, to be sure. But away they went, like an express train, along with the furniture and aunt's beautiful rosewood piano, down the throat of that never-to-be-satisfied mortgage."

"What do you think of that, now? Wasn't that fearful?"

"Oh, that was horrible, horrible," gasped Mrs. Smudge, with alarming emphasis.

"Wasn't it, though?" returned the narrator, her open, though deeply lined countenance lit up with the conscious grandeur of a tragic climax.

"And Bob! Poor Bob!" requested the lawyer's wife, "what became of Bob?"

"Oh, the pony, you mean? Why, I saw him afterward peddling milk. I went up to him, patted his neck and called him 'Bob,' but he just hung his head as if he didn't know me, poor fellow. His harness was all caught up with pieces of twine and wire, his coat ragged and matted, like as if he hadn't been groomed for a year, looking for all the world like a forsaken tramp. It was a great comedown from a lady's pony chaise to a rickety old milk wagon."

"Indeed it was," said Mrs. Smudge sadly.

"And then, just see what came after it all; how one calamity followed another. Uncle, poor man, went straight and died, moaning over his lovely pigs to the last, while Aunt Emma, after she had put a headstone over his grave and placed two little plaster of paris pigs, which she bought from a Hi-talian, one on each side, just packed her trunks and scooted out West, without a note of warning to anyone. Not even her nearest kin knew where she had gone. And the next we heard of her she had married a copper king, or something of that kind, a regular nabob with money to burn. And now just think, she has seven children, four sons and three daughters, all grown up into fine, strapping young men and women; and all along of a mortgage. Mrs. Smudge, take my advice, and whatever you do don't fool with a mortgage. Oh, dear no. I am really afraid of them, for if you once get foul of one you have no show whatever. Not in the least. Not in the least," tartly interjected the boarding mistress. "I tell you, and I know what I am talking about. A blanket mortgage has no more scruples or regard for one's feelings than a brass candlestick."

"I shall certainly be very careful, after what you have related to me this evening, about getting myself mixed up with any such thing," said Mrs. Smudge, with unusual show of spirit.

"Our little home is free of all encumbrance now, and it would be such a pity to loose it. Poor Mr. Pippis worked so hard, denying himself so many enjoyments, let alone necessities even, in order to pay for it. He had just paid the last assessment when he was taken down the last time. But, oh! what an awful experience it must have been for your poor dear aunt to see her home and all her beautiful things go under foreclosure."

"Oh, indeed, it was," sighed the other, "and that's not all. Just think what the poor woman has gone through since, raising those seven full-grown sons and daughters! It's all very nice for the President to advocate large families, but if he had to worry with 'em from the day they're born to the time they're grown up, wash and dress 'em, bear all their little troubles and keep 'em out of

mischief, and then to see them marry and pass out of your life, leaving you as lonesome and forgotten as if you had never known children, I'll warrant you his boasted strenuosity would fizzle out. Being President and raising kids ain't the same."

Mrs. Smudge: "It certainly is not, and who can know better than you, Mrs. Horrorstruck? See what a large family you've reared yourself."

The boarding mistress was too full of memories to notice this remark, but when her visitor intimated it was time for her to go she arose from her chair and escorted her down the corridor.

"Be firm, now, Mrs. Smudge; put your foot right down and have nothing to say or do with anything that smacks of a mortgage," were the parting words of Mrs. Horrorstruck as she drew back the door and bade her visitor adieu.

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